

November 2020 Newsletter

Health/Insurance Report== Joe Polce

Medicare Update

The Medicare Part B 2021 deductible has not been determined at this time. The Part B deductible will likely increase above the current \$198.00. A projected increase in the Part B premium has been limited by a Federal spending bill. More information can be viewed at www.medicare.gov. All deductibles reset on January 1, 2021. This also includes the dental allowance for those that have the dental insurance.

There is currently a lot of advertisement regarding Medicare supplemental plans that may be enticing regarding drug coverage. FCPC Medicare eligible members belong to a Medicare Part D Employee Group Waiver Plan (EGWP) for prescriptions. This plan provides excellent prescription drug coverage. Please do not attempt to enroll in any other plan as this will cause removal from the EGWP plan.

Delta Dental

Delta Dental has begun a new initiative regarding routine dental visits. Members will receive emails about routine cleaning and preventive dental visits as follows:

The “nudge” will come if a member has not had a routine dental visit in 7 months.

The “congrats” will come after a dental visit.

The “reminder” will come approximately 5 months after the initial visit.

The COVID 19 pandemic has certainly curtailed many doctor visits so a 7month lag in dental visits is understandable. It is hard to do a virtual visit with a dentist.

Care First Report

At a recent Insurance Council meeting CareFirst shared this little tidbit about our claims. 98.2 % of our claims have been paid in-network. This is important in that it saves a tremendous amount of money for the plan and ultimately the members. Also, an emergency care visit cost is 90% more than an urgent care visit. Just food for thought.

Blue Rewards

The Blue Rewards incentive program is available to all FCPS members and retirees and their spouse. Each can earn \$100 by completing one or more of the following activities. You can earn \$50 by consenting to receive wellness emails and take the RealAge test. You can earn another \$50 by selecting a primary care provider. This incentive program will begin for retirees January 1, 2021. Log onto the CareFirst my account for more information.

Diabetes Care

CareFirst is replacing its current diabetes care with a new program administered by UNDUO. UNDUO is designed to provide personalized, virtual support for high risk members. There is not a cost share or deductibles for members. CareFirst will be providing more information to the at risk members in the near future.